



Order Filed on September 15, 2016  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)  
42744  
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Attorney for Santander Consumer USA Inc.

In Re:

RICHARD MACCIOLA  
BIANCA MACCIOLA

Case No.: 15-25445(MBK)

Adv. No.:

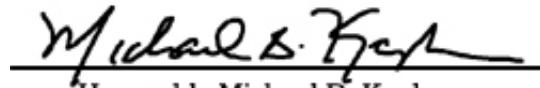
Hearing Date: 8-23-16

Judge: MBK

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: September 15, 2016**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**Richard and Bianca Macciola**

**15-25445(MBK)**

**Order Providing for Monthly Payments for Stay Relief under Certain Circumstances**  
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This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for Santander Consumer USA Inc., with the appearance of Tammy White, Esq. on behalf of the debtors, and this order having been filed with the Court and served upon the debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Santander Consumer USA Inc. is the holder of a first purchase money security interest encumbering a 2012 NISSAN MAXIMA bearing vehicle identification number 1N4AA5AP8CC810544 (hereinafter the "vehicle").
2. **Curing Arrears:** To cure arrears to Santander, the debtors shall make cure payments of \$853.34 a month for six consecutive months commencing 8-28-16. In the event the debtors fail to make any payment for a period of 15 days after it falls due, (being the 28<sup>th</sup> day of each month) Santander Consumer USA Inc. shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors and their attorney.
3. After curing arrears, the debtors shall make all retail installment contract payments to Santander Consumer USA Inc. when due, being the 28<sup>th</sup> day of each month. In the event the debtors fail to make any payment for a period of 30 days after it falls due, Santander Consumer USA Inc. shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors and their attorney
4. The debtors shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Santander Consumer USA Inc. shall receive stay relief to repossess and sell the vehicle by filing a certification that insurance has lapsed with the court and serving it upon the debtors and their attorney.
5. The debtors shall pay to Santander Consumer USA Inc. through the plan, a counsel fee of \$426 which shall be paid by the trustee as an administrative priority expense.